



LTC: Let's Take Care

A consumer's guide to understanding
long term care services

Your first step

People today are living longer than previous generations. Many people continue to live active lives well into their advanced years and continue to make meaningful contributions to society. A longer life, however, means there will probably come a time when you need some help taking care of your house, personal health or finances. Fortunately a variety of services are available today in the community designed specifically to provide this type of ongoing support. We call these services long term care.

Long term care is so much more than nursing home care. It includes a wide range of services such as transportation, chore services, housekeeping, financial planning, housing options and many others. Knowing the different service options available to you is the first step in taking control and making informed decisions about how and where you want to live.

This guide provides an introduction to long term care. While these services are available throughout the country, this guide is specifically written for Milwaukee County in Wisconsin. By understanding the service options available in the community, you'll more easily find services that best fit your needs, lifestyle, finances and values — services that help you make your later years the best ones yet.



*In Milwaukee County, you can get information
about long term care anywhere you see the
LTC: Let's Take Care symbol.*



What is long term care?

Long term care is assistance with the routine tasks of life, such as balancing your checkbook, driving around town, preparing meals or bathing. It is a broad range of services provided to people on an ongoing — or long term — basis. Long term care does not refer to any one type of service, rather it is a term used to describe a large category of services, including those which meet medical, social, financial and personal needs.

Long term care begins when you can no longer perform a task by yourself, such as snow shoveling or driving. Services range from occasional assistance provided by volunteers to 24-hour care provided by trained professionals. Some services are provided in a person's home, while others are provided in community-based facilities. Long term care does not include the medical care you receive in the hospital or a doctor's office and it does not include short-term rehabilitation, such as when you are recovering from an accident, surgery or illness.



Myth vs Fact

Myth:

Long term care is always provided in nursing homes.

Fact:

Long term care is provided in a variety of settings including private homes, adult day centers, assisted living facilities, retirement communities, group homes, apartment complexes, senior centers and nursing homes.

In Milwaukee County, you can get information about long term care anywhere you see the LTC: Let's Take Care symbol. You will see the symbol displayed at various area businesses and organizations devoted to making Milwaukee County an elder-friendly community. A complete listing of businesses and non-profit organizations displaying the LTC symbol can also be found at www.letstakecare.org.

Beyond Milwaukee County, you can get referrals to long term care resources in any community in the United States through the Eldercare Locator. Call 1-800-677-1116 on weekdays or visit www.eldercare.gov.



Why learn about long term care?

Simply put, you'll need it someday. In the year 2000, nearly 10 million people needed some form of long term care.¹ But many people do not plan in advance for their long term care needs. The sudden onset of illness or disability puts them under pressure to find care options quickly, sometimes resulting in snap decisions. Experts recommend exploring your options before you actually need services. By learning now about the array of services available, you will be able to find the most appropriate care when you need it.

Where can you get more info on long term care?

Organizations and companies who provide long term care can help guide you through the wide variety of services available. Relatives, friends and neighbors may also have suggestions for you that come from their own experience. Government agencies or community organizations may also offer referral services.

¹S. Rogers & H. Komisar, Who Needs Long Term Care? (Washington, DC: Georgetown University Long Term Care Financing Project, May 2003, fact sheet). Available online at: <http://ltc.georgetown.edu/papers.html>

Consider this . . .

The following story could help you envision your own long term care options.

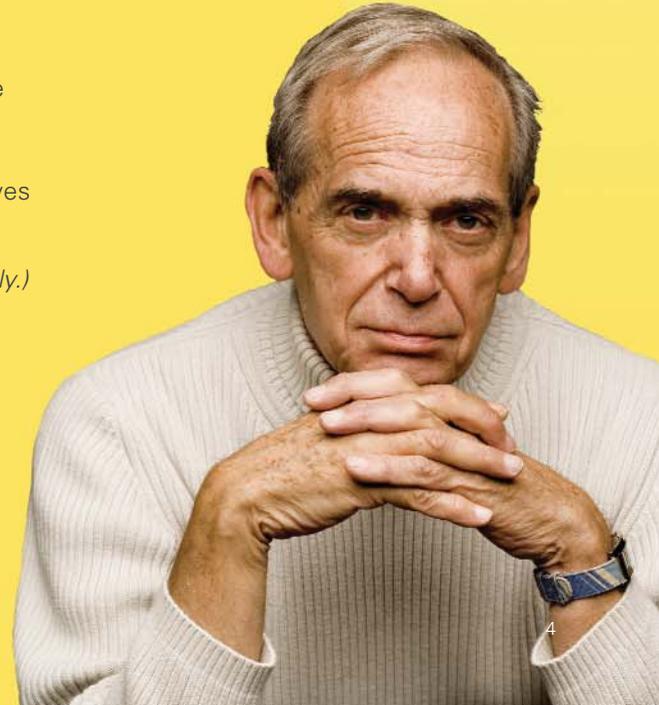
Healthy, independent and living alone.

Mr. Jones is 72 years old and has been very independent his whole life. His wife died last year and now he lives alone in his three-bedroom, two-story house. His children live about an hour away from his home. He drives and is able to manage his own affairs. He is still active in his community and enjoys seeing his grandchildren regularly. Mr. Jones has arthritis in his hands and shoulders, which makes it difficult for him to change the storm windows, mow the lawn, rake leaves and shovel the snow.

What is Mr. Jones' best option for getting his chores done? *(Circle all that apply.)*

- A. Call his church to see if they have volunteers who could assist him with these chores
- B. Sell his home and move into a nursing home
- C. Consider moving into a smaller condo or apartment, which might include home maintenance services
- D. Continue to do the best that he can and avoid asking others for assistance

Answers can be found on page 12 of this booklet.



Learn the language of long term care

Familiarize yourself with terms commonly used to describe long term care services and you will better understand the types and levels of care available. Here you will see the most frequently used words and phrases regarding long term care.



Adult Day Services — Enjoy a day outside your home. This is a place where you can go during the daytime to enjoy recreational activities and receive limited medical care, therapy services, personal care (such as bathing) and meals. Transportation is often provided. See also *Respite Care*.

Adult Family Home — See *Assisted Living*.

Advance Directives — Take charge of how your medical and financial decisions will be made should you lose the ability to make such decisions yourself. In Wisconsin, advance directives include a will, a living will, a power of attorney for health care and a power of attorney for finances.

Assisted Living — If you need a moderate level of assistance and you are financially able to pay for it, you may choose to live in this type of licensed facility. Services

typically include medication monitoring, laundry, housekeeping, social and recreational activities, meals and some forms of personal care (such as bathing or dressing). In Wisconsin, this includes several types of licensed facilities: *Community-Based Residential Facility, Residential Community Apartment Complex and Adult Family Home*. The types and sizes of facilities vary from a small home to a large apartment-style complex.

Care Management — Get professional, unbiased assistance deciding which long term care resources and options are best for you.

Community-Based Residential Facility — See *Assisted Living*.

Companion Services — Brighten your day with visits from volunteers who will chat, read and/or run quick errands for you. Also known as “friendly visitor” services, they may be provided through community, religious, civic or service organizations.

Continuing Care Retirement Community — Live in a community that provides evolving services to meet your changing needs. It offers different levels of care and services based on what each resident needs over time. It can range from independent living in an apartment, to assisted living, to a nursing home. Residents may move within the complex based on their changing needs. Some require a down payment to provide care throughout the person’s life, while others offer a pay-as-you-go plan.

Home Care — Enjoy supportive services in the comfort of your own home. The services range from personal care and homemaker services to part-time nursing care and various types of therapy.

Home Delivered Meals — Enjoy low cost, hot, healthy meals delivered to your home. See also *Meal Programs*.

Home Health Care — Benefit from supportive medical services provided in your own home. The services include nursing care and various types of rehabilitation therapy. A doctor must certify that these services are medically necessary.

Homemaker Services — Get help in managing household tasks. These services include shopping, meal preparation, laundry, light cleaning, companion services and transportation assistance.

Home Medical Equipment — Live independently with the help of a range of products and technologies. Examples include special telephones for people with hearing impairments, walking aids, elevated toilet seats, communication devices, blood pressure monitors, specialized beds, etc.

Hospice Care — Should you become terminally ill, hospice care offers medical, social and spiritual support. It often includes counseling and support services for family members. Hospice care can be provided at home or in a special hospice facility.

Living Will — This is a written document stating a person’s wishes regarding life-support or other medical treatment under certain life-and-death circumstances.

Terms continue on page 8



Consider this . . .

The following story could help you understand your own long term care options.



Confident, healthy father about to retire.

Mr. Kim is 63 years old and married with two children. Other than his high blood pressure, which is now controlled by medications, he is relatively healthy. Mr. Kim plans to retire in a few years and has a generous 401(k) account from his employer of the past 30 years. His wife is four years younger and is still working full-time. A few years ago, Mr. Kim hired a lawyer and created a will to pass along his personal property and assets to his family. He also does not want to burden his family with making important decisions later on so he has made advanced funeral arrangements for himself and his wife. Mr. Kim feels confident, believing that he has done everything possible to plan for his future and his family.

What else could Mr. Kim do to help his family in the future? *(Circle all that apply.)*

- A. Nothing, he's done everything possible
- B. He could purchase long term care insurance
- C. He could prepare other advance directives
- D. He could choose to not retire and keep working instead

Answers can be found on page 12 of this booklet.

Terms continued...

Long Term Care Insurance — An insurance policy that covers all or some of the long term care services a person needs. It is typically purchased from insurance brokers, agents or associations. Premiums may increase as you get older.

Meal Programs — Enjoy healthy, low-cost meals in the company of others. They may be provided in senior centers, community centers or schools. See also *Home-Delivered Meals*.

Nursing Home — If you need 24-hour skilled nursing care, you may need to live in a *Skilled Nursing Facility*. Services include a room, meals, personal care, social and recreational activities, therapy and medical care.

Personal Care — Get the help you need with personal tasks such as bathing, dressing, eating and other non-medical care. Someone without medical training usually provides this type of care in your home.

Power of Attorney for Finances — This legal document gives the person you choose the power to make decisions about your finances and property when you are incapacitated and no longer able to do so yourself.

Power of Attorney for Health Care — This legal document gives the person you choose the power to make health care decisions for you when you are incapacitated and no longer able to do so yourself.

Residential Community Apartment Complex — See *Assisted Living*.

Respite Care — Temporary care to provide short-term relief to the family member or friend who regularly provides care. Respite care can be provided at home, in the community (e.g., *Adult Day Service* centers or special respite programs) or in an *Assisted Living Facility*.

Senior Center — This is a place in your community where you can enjoy a variety of social, recreational and educational activities. Some senior centers offer meal programs and/or fitness programs.

Skilled Nursing Facility — See *Nursing Home*.

Transportation — This service will get you to doctor visits, shops, group outings and leisure activities. Some transportation services have eligibility requirements, such as age or income level.

How do I know what I need?

The long term care services you choose for yourself will depend on three things:

- 1) your level of need,
- 2) available support from family and friends, and
- 3) your financial resources.

For example, if you live independently but need a little assistance doing household chores, maybe a family member, neighbor or community group can help. If not, you may want to buy those services. When considering what to buy, your financial resources will in large part determine your options.

Professionals in long term care can help you determine which services best fit your individual needs. Before talking with a professional, answer the following questions and complete the table on page 10 so that you have a clear sense of your abilities and needs.

- ✓ When you think about your daily life, when do you typically need assistance? _____
- ✓ How often do you need assistance? _____
- ✓ Do you currently have daily social contacts with other people, such as a spouse, children, family, friends or neighbors?

- ✓ Can you safely remain living at home if assistance is provided?

- ✓ Are you willing to consider alternative living arrangements such as a private apartment or a group home? _____
- ✓ Do you have the money to pay for services or will you need to rely on government-supported services? _____

Place an X in the appropriate box that best matches your abilities.



	I can do this task without any assistance	I need some assistance with this task	I need someone else to perform this task
Bathing			
Dressing			
Eating			
Walking in my home			
Toileting			
Getting in and out of a bed or chair			
Preparing meals			
Managing medications			
Managing money			
Laundry and/or chores			
Using the telephone			
Transportation			
Other (specify):			

Consider this . . .

The following story could help you understand your own long term care options.



Stroke slows down active grandma.

Mrs. Garcia is 66 years old and had a stroke a few months ago. Before the stroke, she was an active volunteer in the community. Today, she lives in an apartment building and knows most of the people in her building. Her children stop by several times a week to visit and make sure she is all right. Since her stroke, she can't drive anymore and needs assistance with grocery shopping. She uses a walker and her right side is a little weaker than her left. It is difficult for her to cook so her children have been bringing meals, but this is getting harder for them because they work and care for their young children. She would hire someone to help her, but money is tight. She wishes she could be more active and independent again.

What is Mrs. Garcia's best option to maintain her independence?

(Circle all that apply.)

- A. Ask her children to come by daily
- B. See if her neighbors can help
- C. Move into a place that offers more assistance
- D. Investigate government-supported services

Answers can be found on page 12 of this booklet.

Answers and Explanations:

A or C.

Mr. Jones (page 4) needs only a little help with doing household chores like mowing the lawn or shoveling snow. Volunteers, condo associations and independent apartment complexes for seniors often provide these types of services. Mr. Jones is healthy and independent, so he doesn't really need 24-hour skilled nursing care at this time. And it's never a good idea to avoid asking others for assistance; everyone needs a little help!

B or C.

Mr. Kim (page 7) could investigate long term care insurance. He must be aware that his premiums may increase as he grows older. Preparing other advance directives, such as a living will, a power of attorney for health care and a power of attorney for finances is something else that he can do. People don't realize the importance of creating these documents when they are still healthy. Preparing them will save Mr. Kim's family from making difficult decisions about his health care and finances, when he is unable to do so himself.

B or D.

Mrs. Garcia (page 11) wants to be less dependent on her children, who are already finding it difficult to help her as much as they do. Moving into a place that offers more assistance is probably not the best option because Mrs. Garcia would be uprooted from her community, where she feels comfortable and has friends. Her neighbors may be happy to help her on occasion and asking them to do so is a good option. Investigating government-supported services to meet her needs is also a good idea because she is on a limited income. In addition to helping her with meals and transportation, they may also be able to connect Mrs. Garcia with other services and community activities that would allow her to maintain her active role in her community.

Your next step



Congratulations! You have taken your first step in learning about long term care. You are now ready to take the next step and contact local businesses and organizations who provide the services you need. Remember to look for the LTC: Let's Take Care symbol throughout Milwaukee County or visit Milwaukee's website at: **www.letstakecare.org**. This symbol will be your beacon for reliable information and elder-friendly service.

This page can be customized with
your organization's message.

For planning, design, architectural and interior design services for long-term care facilities, please call Plunkett Raysich Architects at 414-359-3060.



*People - our focus
Quality - our commitment
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Intelligent Designs | Inspired Results

Sample ad

For more copies of this guide or specific information about long term care in Milwaukee County, call Elderlink at 414-289-6874.



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